Personal Accident Insurance

Arranged through:
Lussier Dale Parizeau Inc.
Montreal, Quebec
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitions</td>
<td>3</td>
</tr>
<tr>
<td>Insuring agreement</td>
<td>5</td>
</tr>
<tr>
<td>Description of coverage</td>
<td>5</td>
</tr>
<tr>
<td>Schedule of benefits</td>
<td>6</td>
</tr>
<tr>
<td>Additional benefits</td>
<td>7</td>
</tr>
<tr>
<td>Limitations</td>
<td>8</td>
</tr>
<tr>
<td>Additional benefits for CAA-Quebec members only</td>
<td>8</td>
</tr>
<tr>
<td>Exclusions</td>
<td>9</td>
</tr>
<tr>
<td>Conditions</td>
<td>10</td>
</tr>
<tr>
<td>Identification of parties</td>
<td>11</td>
</tr>
</tbody>
</table>

This insurance is issued to the person named as the contract holder on the proof of insurance document. This document, along with the proof of insurance, describes the terms and conditions of your insurance, some of which may limit benefits and amounts payable. Please read them carefully to understand the conditions of your coverage.

You have 10 days from the date of receipt to examine the document of initial enrollment. If you are not entirely satisfied and return it within that time to Assurances et services financiers CAA-Québec, your premium will be refunded in full.
DEFINITIONS

Accident means a sudden, unexpected, unintended, unforeseeable external event, occurring during the coverage period in any of the situations specified in the description of coverage section and resulting, independently of any other cause, in injury.

Accidental means caused by an accident, as defined above.

Activities of daily living means the following 6 activities:
1) Maintaining continence: controlling urination and bowel movements including the ability to use ostomy supplies or other devices such as catheters;
2) Transferring: moving between a bed and a chair, or a bed and a wheelchair;
3) Dressing: putting on and taking off all necessary items of clothing;
4) Toileting: getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene;
5) Eating: performing all major tasks of getting food into the body; and
6) Bathing: washing in either a tub or shower, including the task of getting in or out of the tub or shower.

Coma or comatose means being in a profound stupor or state of complete and total unconsciousness.

Contract holder means an individual of Canadian origin, either through citizenship or landed immigrant status, who is 16 years of age or over, who is eligible to RAMQ or any other provincial or territorial government health program and who has willingly subscribed to the insurance provided herein.

Coverage period means the duration for which the insurance is in effect, beginning on the effective date and ending on the expiry date.

Covered loss means any of those losses described in the schedule of benefits, subject to the following specifications:
• loss of life means accidental death;
• loss of use means total and irremediable loss of use of any limb, which must be continuous for 12 months, with nerve damage determined to be permanent;
• loss of arm or leg means actual severance through or above elbow or knee joint;
• loss of hand or foot means actual severance through or above wrist or ankle joint;
• loss of an eye means entire and irrecoverable loss of sight of that eye;
• loss of speech or hearing means entire and irrecoverable loss of speech or hearing in both ears;
• loss of thumb or any other finger means actual severance through or above metacarpophalangeal joints;
• loss of toes means actual severance through or above metatarsophalangeal joints;
• quadriplegia, paraplegia and hemiplegia mean complete and irreversible paralysis of the affected limbs.

Dependent child means any natural child, adopted child, step-child or child dependent upon the contract holder in a parent-child relationship for maintenance and support, who is eligible to RAMQ or any other provincial or territorial government health program and who is:
a) under 23 years of age, unmarried and dependent upon you for maintenance and support and who is not engaged in gainful employment more than 25 hours per week at the time of loss; or
b) under 26 years of age, unmarried and in attendance at a post-secondary educational institution and dependent upon you for maintenance and support and who is not engaged in gainful employment more than 25 hours per week at the time of loss; or
c) by reason of mental or physical infirmity, incapable of self-sustaining employment and who is considered your dependent child within the terms of the Income Tax Act (Canada).

Effective date means the effective date indicated on your latest proof of insurance document.

Expiry date means the expiry date indicated on your latest proof of insurance document.

Family protection, if indicated on your proof of insurance, means that you, your spouse and dependent children are covered under this insurance. Should you apply for a family protection subsequently, your protection will become effective on the date we receive your written application and the appropriate premium.

Individual protection, if indicated on your proof of insurance, means that only you are covered under this insurance.
Injury means bodily injury sustained by an insured person during the coverage period, resulting directly and independently of all other causes from an accident.

Insured person with regards to individual protection, means you; and with regards to family protection, means you and your eligible spouse and dependent children.

Insurer means AIG Insurance Company of Canada.

Member of the immediate family means a person who is related to the insured person in any of the following way: a spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, parents (includes stepparent), brother or sister (includes stepbrother and stepsister), or child.

Pedestrian means an individual moving by foot from place to place. It does not cover an individual, who is using rollerblades, skateboard, bicycle or any other similar equipment.

Pleasure craft means a boat or plane or any other description of watercraft or aircraft and which is self-propelled that is used exclusively for pleasure and does not carry passengers or goods for hire, reward, remuneration or any object of profit. The pleasure craft must be operated in strict compliance with any applicable local licensing and registration laws.

Private passenger vehicle means a motor vehicle with two axles designed and manufactured to travel on public roads, mainly intended for the transportation of people but not licensed to carry passengers for hire, having a maximum seating capacity of 9 and being of the pleasure type, such as a private passenger car, a rental car, a passenger van, or a light duty truck whose net weight is less than 4,500 kg. This definition also includes:
1) Motor home;
2) Road motorcycle with an engine capacity not exceeding 125 cc;
3) Road moped with an engine capacity not exceeding 125 cc;
4) Road scooter with an engine capacity not exceeding 125 cc.

It is understood that the insurance covers any private passenger vehicle hauling a trailer or in the case of a motor home, another vehicle.

Proof of insurance means the document which has been issued to you in consideration of your application or renewal for insurance and your payment of premium.

Public conveyance means any land, air or water conveyance operated under a license for the transportation of passengers for hire and for which a ticket has been obtained and/or a fare has been paid. Public conveyance does not include a scheduled airline flight and any conveyance that is hired or used for a sport, gamesmanship or contest, regardless of whether such conveyance is licensed as such.

Seat belt means a lap or lap and shoulder restraint device or a child restraint device, which has been installed and utilized in accordance with the manufacturer’s instructions.

Scheduled airline flight means any airplane operated under a license for the transportation of passengers for hire and for which a ticket has been obtained and/or a fare has been paid. The airplane must be on a scheduled flight, operated in strict compliance with any applicable local licensing and registration laws and flown by a duly licensed pilot. Scheduled airline flight does not include any conveyance that is hired or used for a sport, gamesmanship or contest, regardless of whether such conveyance is licensed as such.

Spouse means either a person who is legally married to you or a person who, although not legally married to you, cohabitates with you and is publicly represented as your conjugal partner in the community in which you reside. You may only have one spouse. Where more than one qualifies, your spouse for the purposes of this insurance is the person to whom you are legally married. Your spouse must be eligible to RAMQ or any other provincial or territorial government health program.

Sum insured is the amount you are insured for with respect to each type of covered loss, under either plan 1 or plan 2, depending on the plan you chose when applying for insurance and the required premium you paid, as specified on your latest proof of insurance document.

Ticket means a form of documentation which allows for the admission of an insured person onto a public conveyance or a scheduled airline flight.
**Total and permanent disability** means injury which prevents an insured person from performing at least 3 of the 6 activities of daily living without assistance from another person. Also, the insured person must be determined, on evidence satisfactory to the insurer, to be and remain, as of 12 months after the date of the injury, incapable of performing at least 3 of the 6 activities of daily living, without assistance from another person for the remainder of his or her lifetime. The disability must be determined to be total, permanent and irreversible and certified to be such by a physician acceptable to the insurer. The insured person’s inability to actually obtain employment is not a criteria to qualify for total and permanent disability benefit.

*We, us and our,* refer to 9099-0383 Québec inc. f.a.s. Assurances et services financiers CAA-Québec.

*You and your,* refer to the person identified as the contract holder on the proof of insurance.

**INSURING AGREEMENT**

The insurer will pay benefits, as specifically provided for herein, for losses resulting directly and independently of all other causes from accidental bodily injuries, provided the accident occurs in any of the situations specified in the description of coverage section and takes place during the coverage period. To be entitled to a benefit, an insured person must sustain a covered loss within 365 days of the accident.

**DESCRIPTION OF COVERAGE**

This insurance shall cover losses resulting from injuries sustained from an accident occurring during the coverage period, in one of the following situations only:

**Coverage A**

*On a scheduled airline flight* — while the insured person is travelling on, boarding or alighting from any airplane on a scheduled airline flight.

**Coverage B**

*On a public conveyance* — while the insured person is travelling on, boarding or alighting from any public conveyance.

**Coverage C**

*In a private passenger vehicle* — while the insured person is travelling on, boarding or alighting from any private passenger vehicle; or

*In a pleasure craft* — while an insured person is travelling on, boarding or alighting from any pleasure craft; or

*As a pedestrian* — when the insured person is struck by any self-propelled land motor vehicle.
SCHEDULE OF BENEFITS

If an accident occurring during the coverage period causes injuries that result in a covered loss within 365 days, the insurer will pay the applicable benefit as specified in your proof of insurance and as shown below.

1. For injury for you

<table>
<thead>
<tr>
<th></th>
<th>Coverage A</th>
<th>Coverage B</th>
<th>Coverage C</th>
<th>Coverage A</th>
<th>Coverage B</th>
<th>Coverage C</th>
</tr>
</thead>
<tbody>
<tr>
<td>For loss of life</td>
<td>$500,000</td>
<td>$200,000</td>
<td>$200,000</td>
<td>$250,000</td>
<td>$100,000</td>
<td>$100,000</td>
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<td>For loss or loss of use of:</td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>* One arm or one leg</td>
<td>$375,000</td>
<td>$150,000</td>
<td>$150,000</td>
<td>$187,500</td>
<td>$75,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>* One hand or one foot</td>
<td>$333,500</td>
<td>$133,400</td>
<td>$133,400</td>
<td>$166,750</td>
<td>$66,700</td>
<td>$66,700</td>
</tr>
<tr>
<td>For loss of an eye</td>
<td>$333,500</td>
<td>$133,400</td>
<td>$133,400</td>
<td>$166,750</td>
<td>$66,700</td>
<td>$66,700</td>
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<tr>
<td>For loss of speech or hearing in</td>
<td>$333,500</td>
<td>$133,400</td>
<td>$133,400</td>
<td>$166,750</td>
<td>$66,700</td>
<td>$66,700</td>
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<tr>
<td>both ears</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>For loss of thumb and index finger</td>
<td>$166,750</td>
<td>$66,700</td>
<td>$66,700</td>
<td>$83,375</td>
<td>$33,350</td>
<td>$33,350</td>
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<td>of the same hand</td>
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<tr>
<td>For loss of four fingers of the</td>
<td>$166,750</td>
<td>$66,700</td>
<td>$66,700</td>
<td>$83,375</td>
<td>$33,350</td>
<td>$33,350</td>
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<td>same hand</td>
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<tr>
<td>For loss of all toes of one foot</td>
<td>$125,000</td>
<td>$50,000</td>
<td>$50,000</td>
<td>$62,500</td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Quadruplegia (total and irreversible</td>
<td>$1,000,000</td>
<td>$400,000</td>
<td>$400,000</td>
<td>$500,000</td>
<td>$200,000</td>
<td>$200,000</td>
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<tr>
<td>paralysis of all four limbs)</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Paraplegia (total and irreversible</td>
<td>$1,000,000</td>
<td>$400,000</td>
<td>$400,000</td>
<td>$500,000</td>
<td>$200,000</td>
<td>$200,000</td>
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<td>paralysis of both lower limbs)</td>
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<tr>
<td>Hemiplegia (total and irreversible</td>
<td>$1,000,000</td>
<td>$400,000</td>
<td>$400,000</td>
<td>$500,000</td>
<td>$200,000</td>
<td>$200,000</td>
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<tr>
<td>paralysis of one arm and one leg on</td>
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<td>the same side of the body)</td>
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Sum Insured

If, as a result of any one accident, an insured person should sustain more than one covered loss, the insurer will pay the amount provided for each covered loss, up to the amount applicable for loss of life.

Certain benefits are reduced at age 65. Please see the reduction of coverage due to age section.

2. Family protection (if applicable)

a) For injury to your spouse:
   (i) If you have no dependent child on the date of the accident, the benefit for your spouse will be 50% of the sum insured.
   (ii) If you have a dependent child on the date of the accident, the benefit for your spouse will be 40% of the sum insured.

b) For injury to a dependent child:
   (i) If you have no spouse on the date of the accident, the benefit for any dependent child will be 20% of the sum insured.
   (ii) If you have a spouse on the date of the accident, the benefit for any dependent child will be 5% of the sum insured.
Reduction of coverage due to age
At the time of initial enrollment, an individual who is 64 years of age or less may apply for plan 1 or plan 2. An individual who is 65 years of age or more must choose plan 2. As soon as an insured person covered under plan 1 or plan 2 attains the age of 65 years, the sum insured is reduced as follows:

Coverage A — On a scheduled airline flight
   No reduction.

Coverage B — On a public conveyance
   No reduction.

Coverage C — In a private passenger vehicle
   In a pleasure craft
   As a pedestrian
   Reduced to 10% of the sum insured.

This reduction does not result in any premium reduction.

Disappearance
If the body of an insured person has not been found within 365 days of the forced landing, stranding, sinking or wrecking of a conveyance in which such person was an occupant, then, for the purposes of this insurance such insured person shall, in the absence of any evidence to the contrary, be deemed to have suffered loss of life.

ADDITIONAL BENEFITS

Total and permanent disability benefit
If an insured person under 65 years of age suffers injury causing total and permanent disability, within 365 days of the date of the accident, and if such disability is continuous for 12 months, the insurer will pay the difference between the sum which, according to the schedule of benefits section, would have been payable if the insured person had suffered loss of life and any other benefit paid or payable under this insurance in respect of the injuries he or she has sustained.

Rehabilitation benefit
If an insured person suffers injury resulting in a covered loss and needs physical rehabilitation in order to be able to perform his or her activities of daily living, the insurer will pay the reasonable and necessary expenses actually incurred to this end by the insured person within 2 years from the date of the accident, not including room and board, up to $25,000 per accident.

Hearing aids and prosthetic appliances benefit
If an insured person suffers injury resulting in a covered loss and needs a hearing aid, an artificial limb or eye or any other prosthetic appliance prescribed by a legally qualified physician or surgeon, the insurer will pay the reasonable expense actually incurred to this end within 2 years from the date of the accident, up to a limit of $2,500 per accident.

Repatriation of the body
If an insured person suffers injury causing loss of life more than 100 km away from his or her permanent city of residence, the insurer will pay the actual expenses incurred for preparing the deceased insured person for burial or cremation (excluding the cost of the coffin) and shipment of the body to the city of residence of the deceased, up to $10,000.

Identification of the body
If an insured person suffers injury causing loss of life more than 100 km away from his or her permanent city of residence, and if the body of the insured person needs to be identified, the insurer will refund to the person travelling to identify the body the reasonable and customary expenses incurred for transportation by the most direct route by a licensed common carrier to where the body is located and hotel accommodation for a maximum period of 3 days, up to $1,000.

Comatose allowance
If an insured person suffers injury and is disabled by coma for at least 30 consecutive days without interruption, the insurer will pay a monthly benefit equal to 1% of the benefit which, according to the schedule of benefits section, would have been payable if the insured person had suffered loss of life, less any benefits received on account of the same accident, up to a maximum period of 100 months or until death occurs, whichever comes first.
Spousal retraining benefit  
(Applicable to family protection)  
If an insured person suffers injury causing loss of life, the insurer will pay the actual cost incurred by his or her spouse for a professional or trades training program in which such spouse enrolls for the purpose of obtaining an independent source of support and maintenance, within 3 years of the insured death, not including room and board, up to $10,000.

Day care benefit  
(Applicable to family protection)  
If you and your spouse suffer an injury causing loss of life in a common accident within 7 days of each other, the insurer will pay the actual annual cost charged by a commercial and licensed day care centre, up to a maximum of $5,000 per year and only for such dependent child who, at that time or within the next 90 days, is enrolled in a commercial and licensed day care centre and is under 13 years of age. This benefit is payable annually up to a maximum of 4 consecutive years per dependent child.

Dependent child education benefit  
(Applicable to family protection)  
If you and your spouse suffer an injury causing loss of life in a common accident within 7 days of each other, the insurer will pay the annual tuition charged by a post-secondary educational institution per school year for each dependent child, not including room and board, up to a maximum of $5,000 per school year and only for such dependent child who, at that time, is enrolled as a full-time student in a post-secondary educational institution. This benefit is payable annually up to a maximum of 4 consecutive years per dependent child and up to a maximum of $125,000 per family.

LIMITATIONS

Aggregate and limit of liability  
The insurer will not pay more than $20,000,000 per accident under any CAA-Quebec Personal Accident Insurance or similar CAA-Quebec plan, regardless of the number of insured persons involved in any one accident. If the total of all benefits payable as a result of any one accident exceeds $20,000,000, then the total amount of the benefit applicable to each insured person shall be reduced proportionately.

No duplication of coverage  
There shall be no duplication of coverage. This means a person may not, while covered under this insurance, apply for any similar CAA-Quebec plan. In the event that an individual is purported to be an insured person under more than one such insurance, such individual shall be deemed to be insured under the one that affords the greatest amount of insurance coverage.

ADDITIONAL BENEFITS FOR CAA-QUEBEC MEMBERS ONLY

Home alteration and vehicle modification benefit  
If an insured person suffers injury resulting in a covered loss and requires the use of a wheelchair to be ambulatory, then the insurer will reimburse, upon presentation of proof of payment:

a) the one-time cost of alterations necessary to make the insured person’s residence habitable and wheelchair accessible, provided such alterations are recommended by a recognized organization providing support and assistance to wheelchair users and are made by a person or persons experienced in that type of work; and

b) the one-time cost of modifications necessary to make the motor vehicle in which the insured person usually travels accessible and, if the insured person holds a valid driver’s licence at the time of the covered loss, then driveable for him or her, provided such modifications are carried out by a person or persons with experience in such matters and modifications are approved by the vehicle licensing authorities in the province of residence of the insured person.

The maximum payable under items a) and b) combined is $10,000 per accident.

Family transportation benefit  
If an insured person suffers injury resulting in a covered loss and is confined in a hospital more than 100 km away from his or her permanent city of residence and if the attending physician recommends the personal attendance of a member of the immediate family, the insurer will refund the actual expenses incurred by that family member for transportation by the most direct route by a licensed common carrier to the confined insured person, not including room and board, up to a maximum of $1,000.
Seat belt benefit
In the event an insured person, while driving or riding in a private passenger vehicle, is the victim of an accident causing his or her death, the benefit for loss of life, calculated in accordance with the schedule of benefits section, will be increased by 10% if, at the time of the accident, the insured person was wearing a properly fastened seat belt. The seat belt usage must be verified by a coroner, a police officer or any other person of competent authority.

EXCLUSIONS
The insurer shall not pay any amounts under this insurance with respect to losses caused or sustained directly or indirectly, solely or partly:
1) as a result of self-inflicted injury or any attempt thereat by the insured person while sane or insane;
2) as a result of suicide or any attempt thereat by the insured person while sane;
3) by declared or undeclared war or any act thereof;
4) while participating in any manoeuvres or training exercises of the Armed Forces;
5) while the insured person is using rollerblades, skateboard, bicycle or any other similar equipment;
6) while the insured person is under the influence of alcohol and operating any private passenger vehicle or pleasure craft while his or her blood alcohol is over the limit as indicated under the laws of the jurisdiction where the accident occurred. This exclusion also applies to an insured pedestrian if he or she is affected to such an extent that it causes or contributes to the loss;
7) while the insured person is under the influence of a drug or substance which is controlled as indicated under the laws of the jurisdiction where the accident occurred to such an extent that it causes or contributes to the loss, unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licensed physician;
8) while the insured person is travelling on, boarding or alighting from any aircraft or public conveyance as a pilot, an operator or a crew member;
9) while the insured person is travelling on, boarding or alighting, from any conveyance that is hired or used for a sport, gamesmanship or contest, regardless of whether such conveyance is licensed as such;
10) while the insured person is travelling on, boarding or alighting from a:
   i) Snowmobile or an all-terrain vehicle;
   ii) Road motorcycle with an engine capacity exceeding 125 cc;
   iii) Road moped with an engine capacity exceeding 125 cc;
   iv) Road scooter with an engine capacity exceeding 125 cc;
   v) Off-road motorcycle, off-road moped or an off-road scooter;
   vi) Tool vehicle or a service vehicle;
11) while the insured person is in the course of committing or attempting to commit any act which, if adjudicated by a court, would be an indictable offence under the laws of the jurisdiction where the act was committed;
12) as a result of a stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis or an aneurysm;
13) as a result of sickness, disease, mental incapacity or bodily infirmity.
CONDITIONS

Renewals, grace period
This insurance is issued in consideration of the payment in advance of the premium required for the initial coverage period. You may renew it from coverage period to coverage period by paying the annual premium prior to the expiry date. A grace period of 45 days will be granted to you for the payment of each premium falling due after the initial coverage period. During the grace period the insurance hereunder will remain in force. The cost of the insurance is not guaranteed and may change at renewal. In such case, you will receive a notice to advise you.

Beneficiary
Any claims payable under this insurance shall be payable to you, if living. Otherwise the death benefit will be payable to the beneficiary designated on your proof of insurance. If there is no such designation, it will be payable to your Estate. In Quebec, the designation of a spouse as beneficiary is irrevocable unless specified otherwise on your application for insurance.

Termination by you
You may terminate this insurance at any time by giving us written notice of termination by mail. We shall, upon receipt of your notice, refund the unused portion of the premium according to our table at the time of termination.

Termination by us
1) We may terminate this insurance at any time by giving written notice of termination to you and by refunding, concurrently with the giving of notice, the amount paid in excess of the proportional premium for the expired time.
2) The notice of termination may be personally delivered to you, or it may be sent by registered mail to your latest address on our records.
3) Termination takes effect 15 days after the date of delivery of the notice or 15 days counted from the day following the date of mailing of notice, as the case may be.

Notice and proof of claim
You or any other insured person, or a beneficiary entitled to make a claim, or the agent of any of them, shall,
a) give written notice of claim to us no later than 30 days from the date of the accident; and
b) within 90 days of the date of the covered loss, provide the insurer such proof as reasonably possible in the circumstances.

Failure to give notice or proof
Failure to give notice or proof of claim within the time prescribed above does not invalidate the claim if the notice or proof is provided as soon as reasonably possible, and in no event later than one year from the date of the accident.

Rights of examination
As a condition for the settlement of a claim under this insurance,
a) the claimant shall afford the insurer an opportunity to examine the insured person when and so often as reasonably required; and
b) in the case of death of the insured person, the insurer may require an autopsy subject to any law of the applicable jurisdiction relating to autopsies.

Limitation of actions
An action or proceeding against the insurer and/or us for the recovery of a claim under this insurance shall not be commenced more than 3 years after the date the indemnity became payable or would have become payable if it had been a valid claim.

Notice concerning privacy
By purchasing this insurance, you have provided us with your consent to the collection, use and disclosure of your personal information, including that previously collected, for the purpose of communicating with you, assessing your application and issuing your insurance.
We may also occasionally notify you of special offers relating to CAA-Quebec products and services and those of its partners. However, if you do not wish to be informed of these offers, or if you wish to access your personal information we have on file, you may write to our Privacy officer at:

CAA-Quebec
444 Bouvier street
Quebec, QC G2J 1E3

Your insurance file will be kept confidential at our offices. Your personal information may be shared with AIG Insurance Company of Canada for the purpose of claim processing.

IDENTIFICATION OF PARTIES

This insurance is underwritten by:

AIG Insurance Company of Canada
2000 McGill College Avenue, Suite 1200
Montreal, QC H3A 3H3

Inquiries and claims may be submitted to:

Assurances et services financiers CAA-Québec
1180 Drummond Street
Montreal, QC H3G 2R7